WHY SHOULD I GET MORE EDUCATION?

If nothing else, higher education will give you access to more types of work and to higher-paying jobs. Look at these statistics from the New Jersey Council of County Colleges:

- Graduates of associate's degree programs will earn nearly \$400,000 (in today's dollars) or 37% more over their lifetimes than people who have only a high school diploma or GED.
- Individuals with a one-year community college certificate earn as much as 16% more than people who have only a high school diploma or GED.
- For every \$1 a person spends on community college education, his/her lifetime earnings will increase by almost \$8.
- Individuals who take community college courses recover all costs including earnings forgone while attending school within six years.

Check out this <u>Bureau of Labor Statistics graph</u> illustrating how education pays. For another illustration of how education relates to earning potential (e.g., lifetime earnings as related to education level), click here.

If you're still not convinced, check out the College Board's publication <u>Education Pays:</u>
<u>The Benefits of Higher Education for Individuals and Society</u> and the report from Georgetown University entitled <u>What It's Worth: The Economic Value of College</u>
<u>Majors</u>).

You may be perfectly happy where you are in the Coast Guard, going TAD for training or education only when you're sent. But there are many reasons for the huge differences illustrated on this graph; some are obvious, others are less so. An educated person, for example, has skills and knowledge s/he can put to use on the job. The more education, the more skills and knowledge an individual brings to the job.

Also, the more education a person has, the less likely s/he is to make costly mistakes in his/her personal life.

These mistakes, and how lack of education contributes to them, include:

- spending more than necessary on high-priced items like cars and homes because of not knowing the true cost of an installment purchase,
- being refused various government benefits because of not knowing how the various parts of government work and which parts do what, and
- being denied rights because of not knowing what those rights are.

Education allows a person to function better in our increasingly complex world. It gives one the ability to

- think logically and critically about events, beliefs, values, and experiences, to ask
 relevant questions and make well-thought-out decisions, to understand the
 importance of context (physical, biological, social, historical) in evaluating
 information and ideas;
- write well, which is necessary for communicating by e-mail, preparing written proposals, expressing opinions in on-line newsgroups, letters to your elected

- representatives and the editor of your local paper, or on applications for Coast Guard programs (e.g., OCS) and, later, civilian jobs;
- communicate orally, which is necessary for effectively and efficiently directing the actions of others, for briefing superiors, for explaining to members of the public what the Coast Guard is and does, for answering questions without rambling, for interviewing others, and for maintaining good interpersonal relations (e.g., with your spouse, children, parents, and friends);
- use computers effectively and efficiently;
- work well with others, since education tends to show you how others live and think and make it easier for you to see things through their eyes;
- locate information on any given topic, necessary to you as a consumer, spouse, parent, and professional Coast Guardsman or -woman;
- understand nonverbal symbols (e.g., those presented through the arts);
- understand the limits and significance of your knowledge;
- examine problems and develop creative solutions to them; and
- manage time efficiently (both your own and your subordinates').

Taken together, these all increase your sense of personal worth and accomplishment which makes you easier for others to deal with and, in turn, make it more likely you'll have successful personal and professional relationships.